

5/13/24 10:57 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

PASCAL R. PASSAGA  
COLLEEN M. PASSAGA  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-20120

Chapter 13

Related to Docket No. 98

ORDER OF COURT

AND NOW, this 13th Day of May, 2024 , upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory L. Taddio, Chief Judge  
United States Bankruptcy Court

ENTERED BY DEFAULT

In re:  
Pascal R. Passaga  
Colleen M. Passaga  
Debtors

Case No. 19-20120-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: May 13, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Pascal R. Passaga, Colleen M. Passaga, 1291 West Laurel Circle, Mount Pleasant, PA 15666-2185
cr	+ CITIMORTGAGE, INC., C/O POWERS KIRN, LLC PENNSYLVANIA OFFICE, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSOE, PA 19053-6980
cr	+ SYSCO CORPORATION, c/o Jennifer P. Richnafsky, Sherrard, German & Kelly, P.C., 535 Smithfield Street, Suite 300 Pittsburgh, PA 15222-2319
14976337	Comenity Capital Bank, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244
14976338	Commonwealth of PA, Department of Revenue, Department 280905, Harrisburg, PA 17128-0905
14976339	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14976340	Equiant Financial Services, PO Box 78843, Phoenix, AZ 85062-8843
14976341	First Data Global Leasing, 2385 Genesee Street, Cheektowaga, NY 14225
14976342	+ Marlin Leasing, 300 Fellowship Road, Mount Laurel, NJ 08054-1727
14976343	+ Michael Gavin, Jr., 11 Dewitt Drive, Sidney, NY 13838-1305
14976344	One Main Financial, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992
14976345	One Main Lending, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992
14976348	Synchrony Bank/Care Credit, c/o Apotheker Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496
15162788	Sysco Corp., Attn: Tom Ben, CEO, 1390 Enclave Parkway, Houston, TX 77077-2099
14976349	Sysco Corporation, c/o Suzanne L. Dewalt, Esq., 28th Floor, Two PNC Plaza, Pittsburgh, PA 15219
15016788	+ Sysco Corporation and Sysco Pittsburgh, LLC, c/o Sherrard German & Kelly, PC, 535 Smithfield St., Ste 300, Pittsburgh, PA 15222-2319, Attn: Jennifer P. Richnafsky, Esq.
14976350	+ Tag Holdings LLC, 30260 Oak Creek Dr, Wixom, MI 48393-2430
14976352	+ Watson, Mundorff & Sepic LLP, 720 Vanderbilt Road, Connellsville, PA 15425-6218

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:51:57	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2024 23:33:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14980040	+ Email/Text: amscbankruptcy@adt.com	May 13 2024 23:33:00	ADT Security Services, 3190 S. Vaughn Way, Aurora, CO 80014-3541
14976332	+ Email/Text: amscbankruptcy@adt.com	May 13 2024 23:33:00	ADT Security Services, Inc., 3190 S. Vaughn Way, Aurora, CO 80014-3541
14976333	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 13 2024 23:39:47	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14998202	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 13 2024 23:39:46	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14996766	+ Email/Text: bankruptcy@cavps.com	May 13 2024 23:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

District/off: 0315-2

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			400, Valhalla, NY 10595-2321
15007559	+ Email/Text: RASEBN@raslg.com	May 13 2024 23:32:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14976336	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:52:09	Citi Mortgage, P.O. Box 9438, Department 0251, Gaithersburg, MD 20898-9438
14996671	Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:59	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
15069781	+ Email/Text: BKelectronicnotices@cenlar.com	May 13 2024 23:32:00	CitiMortgage, Inc. c/o Cenlar, FSB., 425 Phillips Blvd., Ewing, NJ 08618-1430
15015019	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:46	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14985565	Email/Text: mrdiscen@discover.com	May 13 2024 23:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14976334	Email/PDF: ais.chase.ebn@aisinfo.com	May 13 2024 23:51:55	Chase Slate, PO Box 15123, Wilmington, DE 19850-5123
14991525	+ Email/PDF: cbp@omf.com	May 13 2024 23:52:07	OneMain, PO Box 3251, Evansville, IN 47731-3251
14976346	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14991134	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15143624	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2024 00:02:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15012441	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:39:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14976698	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:51:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15015581	+ Email/Text: bnccmail@w-legal.com	May 13 2024 23:33:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14976347	Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:52:08	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14976348	^ MEBN	May 13 2024 23:31:11	Synchrony Bank/Care Credit, c/o Apotheker Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496
15246465	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2024 23:33:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15353222	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2024 23:33:00	U.S. Bank Trust National Association, et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14976351	Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:52:03	Walmart Mastercard/SYNCB, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		U.S. Bank Trust National Association, not in its i
cr		U.S. Bank Trust National Association, not in its i

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User: auto

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cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980041	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14980044	*+	Citi Mortgage, P.O. Box 9438, Department 0251, Gaithersburg, MD 20898-9438
14980045	*	Comenity Capital Bank, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244
14980046	*	Commonwealth of PA, Department of Revenue, Department 280905, Harrisburg, PA 17128-0905
14980047	*	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14980048	*	Equiant Financial Services, PO Box 78843, Phoenix, AZ 85062-8843
14980049	*	First Data Global Leasing, 2385 Genesee Street, Cheektowaga, NY 14225
14976335	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Slate, PO Box 15123, Wilmington, DE 19850-5123
14980042	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Slate, PO Box 15123, Wilmington, DE 19850-5123
14980043	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Slate, PO Box 15123, Wilmington, DE 19850-5123
14980050	*+	Marlin Leasing, 300 Fellowship Road, Mount Laurel, NJ 08054-1727
14980051	*+	Michael Gavin, Jr., 11 Dewitt Drive, Sidney, NY 13838-1305
14980052	*	One Main Financial, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992
14980053	*	One Main Lending, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992
14992407	*+	OneMain, PO Box 3251, Evansville, IN 47731-3251
14980054	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14980055	*	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14980056	*	Synchrony Bank/Care Credit, c/o Apotheker Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496
14980057	*	Sysco Corporation, c/o Suzanne L. Dewalt, Esq., 28th Floor, Two PNC Plaza, Pittsburgh, PA 15219
14980058	*+	Tag Holdings LLC, 30260 Oak Creek Dr, Wixom, MI 48393-2430
14980059	*	Walmart Mastercard/SYNCB, PO Box 960024, Orlando, FL 32896-0024
14980060	*+	Watson, Mundorff & Sepic LLP, 720 Vanderbilt Road, Connellsville, PA 15425-6218

TOTAL: 3 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Plaintiff Colleen M. Passaga asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Abagale E. Steidl	on behalf of Plaintiff Pascal R. Passaga asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Pascal R. Passaga asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Colleen M. Passaga asteidl@steidl-steinberg.com

District/off: 0315-2

User: auto

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julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Bradley Joseph Osborne

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as collateral trust trustee of FirstKey Master Funding 2021-A Collateral Trust c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com

Bradley Joseph Osborne

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as collateral trust trustee of FirstKey Master Funding 2021- A Collateral Trust c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com

Harry B. Reese

on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirk.com

Jennifer Patricia Richnafsky

on behalf of Creditor SYSCO CORPORATION jpr@sgkpc.com

Jill Manuel-Coughlin

on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirk.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteedpda.com

TOTAL: 12